CLAIMS:

1.   A system for facilitating on-line payment for an on-line product transaction between a customer and a merchant, comprising an interface means which is arranged to be initiated via a merchant site and is arranged to provide a connection to a financial institution application to enable processing of the payment, via the financial institution application, to a merchant account.

2.   A system in accordance with claim 1, wherein the interface means is arranged to enable the payment to proceed in real time.

3.   A system in accordance with claim 2, wherein the interface means is arranged to enable the payment to occur during the product transaction.

4.   A system in accordance with claim 1, 2 or 3, wherein the interface means is arranged to be initiated by way of a customer computing system accessing the merchant site.

5.   A system in accordance with any one of the preceding claims, wherein the interface means is arranged to generate confirmation to a merchant system that payment has occurred.

6.   A system in accordance with claim 5, wherein the system is arranged to provide a secure connection between the financial institution application and the merchant system for generation of confirmation that payment has occurred.

7.   A system in accordance with any one of the preceding claims, the interface means being arranged to obtain transaction details and provide the details to the financial institution application to facilitate payment.

8.   A system in accordance with claim 7, wherein the transaction details include the payment amount.

9.   A system in accordance with claim 7 or claim 8, wherein the transaction details include a merchant account identifier.

10.   A system in accordance with any one of the preceding claims, wherein the

financial institution application is a known pre-existing financial institution application.

11.   A system in accordance with any one of the preceding claims, wherein the financial institution application requires a security means to be entered to enable processing of the payment, and the interface means is arranged to enable a customer to enter the security means via a customer computing system.

12.   A system in accordance with any one of claims 1 to 10, wherein the financial institution application requires a security means to be entered to enable processing of the payment, and wherein the interface means is arranged to obtain the security means and enter it to the financial institution application.

13.   A system in accordance with claim 12, wherein the security means is accessible by way of a customer computing system and the interface means is arranged to obtain the security means via the customer computing system.

14.   A system in accordance with claim 13, wherein the security means is stored in encrypted form, and wherein the interface means is arranged to decrypt the encrypted security means.

15.   A system in accordance with claim 14, the system including storage means for storing decryption keys for decrypting encrypted security means.

16.   A system in accordance with any one of the preceding claims, further including a database arranged to store transaction details of transactions.

17.   A system in accordance with claim 16, wherein the database is arranged to be accessible by a merchant system to enable a merchant to obtain details of transactions that they are associated with.

18.   A system in accordance with claim 16 or claim 17, wherein the database is arranged to be accessible by customer computing systems to enable customers to obtain details of transactions that they are associated with.

19.   A system in accordance with any one of the preceding claims, wherein the interface means is a software agent.

20.   A method for facilitating on-line payment for a transaction between a customer and a merchant, comprising the steps of, during the transaction via an on-line merchant site, accessing a financial institution application and making the financial institution application available to enable a payment from a customer's account to an account of the merchant.

21.   A method in accordance with claim 20, comprising the further step of operating the financial institution application to make the payment.

22.   A method in accordance with claim 21, wherein the step of making the payment occurs during the product transaction.

23.   A method in accordance with claim 20, 21 or 22, comprising the further step of providing the merchant with confirmation that a payment has been made.

24.   A method in accordance with claim 23, wherein the step of providing the merchant with confirmation that a payment has been made includes the step of establishing a secure connection between the financial institution application and the merchant site.

25.   A method in accordance with any one of claims 20 to 24, comprising the further step of obtaining transaction details and entering the transaction details to the financial institution application.

26.   A method in accordance with claim 25, wherein the transaction details include a payment amount.

27.   A method in accordance with claim 25 or 26, wherein the transaction details include a merchant transaction identifier.

28.   A method in accordance with any one of claims 20 to 27, wherein the financial institution application requires security means to be entered before the payment can be made, the method comprising the further step of obtaining security means from a customer computing system and entering the security means to the financial institution application.

29.   A method in accordance with claim 28, wherein the security means is stored in

encrypted form, and the method includes the further step of decrypting the security means.

30. A method in accordance with claim 29, wherein a decryption key is stored at a remote database, and the method includes the further step of obtaining the decryption key before decrypting the encrypted security means.

31. A method in accordance with any one of claims 20 to 30, comprising the further step of storing transaction records of the payments in a database, the transaction records being available for access by merchants and/or customers.

32. A method in accordance with any one of claims 20 to 31, comprising the step of utilising a software agent to implement the method steps.

33. A computer program arranged to provide instructions to control a computing system to implement a system in accordance with any one of claims 1 to 19.

34. A computer readable medium providing a computer program in accordance with claim 33.

35. A system for facilitating on-line payment for a product transaction comprising an interface means which is arranged to be initiated via a merchant site and is arranged to provide connection to a payment means to enable processing of the payment to a merchant account.

36. A computer program including instructions for controlling a computer to implement a system in accordance with claim 35.

37. A computer readable medium providing a computer program in accordance with claim 36.

38. A method of facilitating on-line payment for a transaction between a customer and a merchant, comprising the steps of providing a system in accordance with any one of claims 1 to 19, and operating the system to facilitate payment for transactions.

39. A system for facilitating on-line payment, the system comprising an interface means which is arranged to be initiated via a system message and is arranged to provide

connection to a payment means to enable processing of the payment.

40.   A system in accordance with claim 39, wherein the system message is an email message.

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41.   A system in accordance with claim 39 or claim 40, wherein the system message includes a link to enable connection to the payment means.

42.   A system in accordance with any one of claims 39 to 41, wherein the payment
10   means is a connection to a financial institution application for facilitating payment.

43.   A method for facilitating on-line payment, comprising the steps of using a system message initiating payment for a transaction, to link a transaction payers computing device to a payment means to enable processing of the payment.

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44.   A method in accordance with claim 43, wherein the system message is an email message.

45.   A method in accordance with claim 43 or claim 44, wherein the system
20   message includes a link to the payment means.

46.   A method in accordance with any one of claims 43 to 45, wherein the payment means is a connection to a financial institution application for processing the payment.

25   47.   A computer program including instructions for controlling a computing system to implement a system in accordance with any one of claims 39 to 47.

48.   A computer readable medium providing a program in accordance with claim 47.

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